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FROM: Emma Harty PHONE: 602-382-6334

RE: Reply to Office Action Issued April 25, 2005.

MESSAGE:

Re: U.S. Serial No. 10/709,859, Filed: June 2, 2004
Attorney Docket No. 70655.3500

Please make of record the attached Reply.

Any questions should be directed to Applicants' representative, Emma Harty, Esq., at (602) 382-6000 (or Diane Richardson at (602) 382-6606).

ORIGINAL DOCUMENT:	Will not be sent	NUMBER OF PAGES (including Cover):	6
CONFIRMATION NO.:		CLIENT MATTER NO.:	70655.3500
PLEASE RETURN TO:	Diane Richardson 16S26	PERSONAL FAX:	No
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Date: July 12, 2005By: Diane Richardson
Diane Richardson**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants: **Mark E. Robinson, et al.** Attorney Docket No.: **70655.3500**
Serial No.: **10/709,859**; Confirmation No.: **3858** Group Art Unit: **2876**
Filed: **June 2, 2004** Examiner: **Edwyn Labaze**
Title: **TRANSACTION AUTHORIZATION SYSTEM AND METHOD**

REPLY

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on April 25, 2005, of which this Reply is filed within the shortened three-month period for reply, please consider the following recitation of claims and remarks:

Claims are recited beginning on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.